

## Take Clearwater's Solar Pledge Today!

Please join us in taking a pledge **to install 5 or more kilowatts of solar power this year** – or cause it to be installed on a municipal building, house of worship, business, etc. If we want to transition to a truly green, safe and renewable energy economy, it starts with each of us – and, whether we can make this happen for our residences or help influence other locations to install solar, it is probably the single most effective action we can take to address Climate Change and other environmental issues.

The solar power we're talking about in this pledge is also called "photovoltaic" or "PV," which refers to the process of converting sunlight to electricity.

How Much Power Is 5-kW? A typical residence in this part of the country uses about 30 kilowatt hours (kWh) of electricity per day. A 1-kilowatt solar array generates 1 kWh of electricity in 1 hour at this latitude. We have the equivalent of approximately 4.5 solar hours per day averaged over the year (longer in summer; shorter in winter). So in this region, a 1 kW solar system generates about 4.5 kwh per day – and it would take a 6.7 kW system to fully power a home that uses 30 kWh per day. (4.5 kWh per day x 6.7 kW system = 30 kWh/day). A 5-kW system would power 75% of an average household's daily use. You can check your utility bills to get your kWh per month (typically 900- 920 kWh/mo.) Check with your installer for specific daylight hours at your location. The New York State Energy Research and Development Authority (NYSERDA) allows you to enjoy solar rebates for 110% of your average annual electricity usage, for systems that capture at least 80% of the available sunlight.

Purchase vs. Lease Options: There are two basic ways to finance solar installations: purchase or lease, and some providers allow leasing with an option to buy the system at the end of the lease. Clearwater does not endorse any particular installer or tell you whether to purchase or lease, but in general you will receive more benefits from purchase than lease, if you can afford the upfront costs or qualify for financing to go this route. Clearwater's website will include a summary of NYSERDA-approved installers, whether they sell or lease, what financing they offer, and whether or not they are willing to donate a finders' fee or referral reward to Clearwater.

## How do I get started?

- Select an Installer. Companies that install systems for purchase or lease are listed on the New York State
  Energy Research and Development Authority (NYSERDA) website: <a href="www.nyserda.ny.gov/Contractors/Find-a-Contractor/Solar-Electric-Installers">www.nyserda.ny.gov/Contractors/Find-a-Contractor/Solar-Electric-Installers</a> Click on your location for a list of reliable solar installers. NABCEP PV
  Installation Certification is a good seal of approval.
- 2. Engage the Potential Installer for Some of the Preliminary Tasks. Make arrangements with the installer to:
  - Inspect your location to determine the best system size and placement options
  - Assist with paperwork for applying to the <u>NY-Sun Incentive Program</u> , including <u>financing options</u>
  - Perform the installation and submit all paperwork to NYSERDA on your behalf.
- 3. <u>Learn More Fully about Available Financial Support, Rebates and Incentives</u>. Get information about the available programs. For example, here are some of the resources and programs you might want to learn about:
  - If you purchase a system in New York you are entitled to a rebate (NY-Sun Incentive Program <a href="http://ny-sun.ny.gov/Get-Solar/NY-Sun-Incentive-Program-Overview">http://ny-sun.ny.gov/Get-Solar/NY-Sun-Incentive-Program-Overview</a>), which goes directly to the installer to bring your purchase price down, plus a NYS tax rebate and the federal Investment Tax Credit (ITC), which is 30% of the purchase price, received as a tax deduction in the follow year. Unfortunately, these incentives are being phased down and the ITC will end in 2016, unless renewed.

- NYSERDA's solar rebate program (NY-Sun) works on a megawatt block system: <a href="http://ny-sun.ny.gov/For-Installers/Megawatt-Block-Incentive-Structure">http://ny-sun.ny.gov/For-Installers/Megawatt-Block-Incentive-Structure</a>, which provides you with a rebate for some of your installation costs. As each block of rebate is used up, the amount for the next rebate block goes down. For example, in the Mid-Hudson region the NY-Sun Block 1 was \$1.00 per watt (\$5,000 on a 5-kW system) last summer; this is now down to Block 4 or \$0.70 per watt (\$3,500 on a 5-kW system). Block 4 is almost used up, and Block 5 (\$0.60 per kW will only pay \$3,000 toward 5-kW system). So we strongly encourage NY residents who want to install a solar system to do it as soon as you can.
- Financing is currently available through New York State Energy Research and Development Authority (NYSERDA) Home Performance with ENERGY STAR® (HPwES) Program loan products, (www.saveenergyhudsonvalley.org/nyserda-programs/apply-low-interest-loan-help-pay-work/). NYSERDA's Green Job/Green NY on-bill financing for residential solar photovoltaic systems allows you to which allows you to borrow up to \$25,000 and pay it back with your energy savings on your electric utility bill (Central Hudson, Orange & Rockland, Con Ed, NYSEG, etc.). Alternative financing mechanisms are available; your solar installer can direct you to these resources. Financing for small business, non-profit and commercial solar installations has been extended through June, 2016. For more information, see: www.saveenergyhudsonvalley.org

## Where can I get help?

- RUPCO represents NYSERDA in the 10 counties of the Mid-Hudson Region and can assist you with this relatively easy process. They can talk you through financing energy retrofits or solar installations, which can be paid back with your energy savings on your electric bill over a period of time. Call RUPCO Outreach Coordinator Mike D'Arcy at (845) 331-2140 or email him at <a href="mailto:mdarcy@rupco.org">mdarcy@rupco.org</a>. It can be beneficial to first get a free energy assessment and install energy efficiency measures to reduce your energy demand and therefore reduce the investment required for solar installation. However, given the urgency of the disappearing solar rebates and incentives, you can install solar first, if need be.
- Solarize Hudson Valley: Launching in the Hudson Valley on May 1, 2015, Solarize is a proven strategy that makes it easier and more affordable for households to go solar. Local residential solar installations have scaled up significantly wherever it has been used, including major statewide campaigns in Massachusetts and Connecticut sponsored by their NYSERDA counterparts. Solarize combines community wide education with a group purchasing opportunity that provides deepening discounts as more people get involved, incentivizing people-to-people outreach. These community-based campaigns involve current solar homeowners to give their neighbors first-hand information about how they reached their solar decision. Catskill Mountainkeeper and Sustainable Hudson Valley have been awarded NYSERDA funding to develop a 3-year Solarize Hudson Valley campaign reaching at least 20 communities and installing at least 2 MW per year. Seven waves of local campaigns will each involve from 4 8 communities, and people from neighboring towns may participate. The initial Solarize campaign will launch this spring in Kingston. Solarize has partnered with RUPCO to facilitate low-interest loans through NYSERDA's Home Performance with ENERGY STAR® Financing, which can help fund the cost of both solar systems and home energy-efficiency improvements. For more information contact Program Manager John Wackman: <a href="mailto:jwackman.solarize@gmail.com">jwackman.solarize@gmail.com</a> or visit <a href="mailto:www.saveenergyhudsonvalley.org/solarize-hudson-valley/">www.saveenergyhudsonvalley.org/solarize-hudson-valley/</a>.
- Solarize Westchester is a program available to assist Westchester residents install solar power more easily and at lower cost. Four campaigns are currently underway in Bedford-Mt. Kisco, Cortlandt-Croton, Larchmont-Mamaroneck and Ossining-Briarcliff encouraging both residential and small commercial installations. Hundreds of solar site visits have been requested and dozens of high-quality lower-cost solar installations have been contracted these contracts must be signed before the campaigns end in early June. Applications from other Westchester communities interested in being selected for the second round of Solarize campaigns will be due at the end of June. www.solarizewestchester.com/

- Solarize Troy is in its second year of operation, serving Rensselaer County, offering discounted Solar PV installations through group purchasing. In its first year, Solarize Troy contracted for more than 300 KW. This year with the help of a grant from NYSERDA, it seeks to reach many more households across the county. For more information please contact: solarize@xtroy.org or troy.org/solarize
- The Energy Improvement Corp. (EIC), a not-for-profit Local Development Corporation which provides long term, Property-Assessed Clean Energy (PACE)- based project financing and implementation assistance for non-profit and commercially owned properties in member municipalities. EIC membership currently includes Orange and Ulster County and most municipalities in Westchester, with many other New York State counties and cities in process. For more information on EIC's programs and services click the Energize NY Commercial or Energize NY Residential links. http://commercial.energizeny.org/ and http://energizeny.org/
- Courtney Strong, Inc. performs outreach to businesses, local governments and non-profits as an independent subcontractor to NYSERDA through NYC-based Solar One for Westchester County and through NYS Economic Development Council for the Hudson Valley. Through NYSERDA's Economic Development Growth Extension (EDGE) program, Pat and her team concentrate on several larger initiatives as well as provide one-on-one assistance to NYSERDA customers. These initiatives include: NY Prize Community Microgrid Competition, Solarize Hudson Valley, Uniform Solar Permit and K Solar (joint project with NYPA to put solar on K-12 roofs). With Solarize Hudson Valley, CSI is fully funded to provide outreach to businesses, local governments and not for profits and will use its extensive database to help educate and recruit Solarize participants: http://courtneystrong.com/clients-partners/. These services are especially helpful if you are unable to install 5 kW or more of solar generation on your home or property, but want to encourage your school or municipality or workplace, or a local business, house of worship, or other organization or institution to do so.

So there is lots of help and support available. However, 2015 is the last year certain state rebates will be available – the NY-Sun Block rebates are decreasing steadily and federal incentive tax credits will end in 2016 – so please join us in taking the pledge now, then letting us know you have by signing this form www.surveymonkey.com/s/SolarPledge. We will help you to translate your good intention into action that will save you money and put much needed renewable energy infrastructure in place.

How will taking the 5-kW Solar Pledge help Clearwater: In exchange for exclusive endorsement and active marketing of one installer, some solar companies offer to donate a percentage of the installation cost to a non-profit. This is called affiliate marketing and these donations can range from \$750 to \$1,000 per residential installation. Clearwater is not willing to participate in affiliate financing per se, but we will canvas each of the companies on the

NYSERDA list to see who is willing to allow their finders' fee (typically \$500) to be made as a donation to Clearwater, for any referrals that come through our website, which you the customer, let us know that you used to find an installer and to make the purchase or sign the lease agreement. These companies will then be listed on the 5-kW Solar Pledge page of our website, with a link to the full NYSERDA list of installers. You can take the 5-kW Solar Pledge by going to www.surveymonkey.com/s/SolarPledge and filling out a quick survey. If you know your installer, you can list it there – or notify us when you do.

What would Pete do? Clearwater's founder, Pete Seeger, cautioned us to be wary of great leaders, but to "hope for many, many small leaders." Many years ago Pete converted his truck to run on solar power with battery storage, long before it became popular and widespread. Let's all be small leaders in 2015, by setting a good example, and making a big difference in helping us to transition to a truly green energy economy.